

Fair Market Value of Life Insurance Policies

Getting a Fair Market Value Estimate

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Hawkins Consulting Corporation provides fair market value estimates of life insurance policies. To learn more about this service, visit www.lifevaluator.com or call **519.924.0388**.

To obtain a fair market value estimate from Hawkins Consulting Corporation, follow the steps below.

Step 1 Contact us and provide us with: _____

- Your name and contact information
- Number of insurance policies being valued
- Number of distinct lives insured under those policies
- Your purpose for obtaining the valuations
- Name of the opposing party if the purpose is marriage breakdown or other civil proceedings

Email us: contact@hawkconsult.com

Phone us: 519.924.0388

Fax us: 519.924.0488

Write us: P.O. Box 203
Flesherton, Ontario
N0C 1E0 Canada

Step 2 We will provide you with a quote

Use our **Information to Get Started** form to complete Step 1 and Step 3 (next page).

Step 3 To proceed, provide us with:

- For each policy to be valued provide the policy number, current owner and requested valuation date
- Names of the lives insured under each policy
- For each life insured, whether a health assessment is requested

Step 4 You will get an engagement agreement from us; sign the agreement; pay the fees

Step 5 You will be required to provide us with specific information for:

- Each policy being valued (copy of life insurance policy, most recent policy statement and illustration)
- For each life insured that you requested a health assessment (consent form signed by life insured, copy of their medical file)

Step 6 We will engage an underwriting firm to perform any needed health assessments

Step 7 We will prepare our estimate of the fair market value considering:

- Particulars of the life insurance policy (death benefit, premiums, cash surrender values, other features and options),
- Life insured (age, sex, health),
- Investment environment (current interest rates, applicable market discount rates)

Step 8 We will deliver, for each life insurance policy, a valuation report that will:

- Provide the fair market value estimate
- Summarize the policy, valuation methods employed and valuation assumptions used
- Contain a summary of the health assessment prepared by the underwriting firm that reviewed the health of the life insured
- Be signed by a qualified actuary

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Information to Get Started

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N0C 1E0 Canada

Step 1 Information Required

Client Name		
Contact Name (if client is a business)		
Contact Information	Mailing Address	
	Telephone Number	
	Fax Number	
	Email Address	
Advisor (if any):	Name	
	Mailing Address	
	Telephone Number	
	Fax Number	
	Email Address	
Number of Insurance Policies Being Valued		
Number of Distinct Lives Insured	With Health Assessment	
	Without Health Assessment	
Purpose for Obtaining the Valuations		
Name of Opposing Party (if any)		

Step 2 We will provide you with a quote

Step 3 Information Required (attach additional pages as needed)

	Policy Number	Policy Owner	Valuation Date	Names of Lives Insured (Health Assessment: Yes or No)
Policy 1				
Policy 2				
Policy 3				
Policy 4				

Step 4 You will get an engagement agreement from us with a checklist of specific information requirements